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The Impact of Green Banking Strategies on Customer Satisfaction

A case of commercial banks in Erbil

A research submitted to financial and banking department / college of administration and economics /University of Salahaddin – Erbil as a partial fulfillment of requirements for the degree of bachelor degree in financial and banking sciences.

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Abstract

This study investigated green banking strategies and their services that have a huge impact on customer satisfaction. The researchers put the focused-on customer satisfaction towards green banking services because green banking has become a new trend that deserves more attention and it is a smart way of thinking for future generations. The purpose of this study is to introduce and identify green banking. green banking plays a vital role and it is one of the most successful businesses because it's the cheapest and easiest way of providing banking services, which saves the time and money of customers and banks, that it is easily accessible anywhere and anytime for those customers who haven't any time to visit the bank branch. Also, green banking saves environment from pollution.

This study reveals assess of the impact of (internet banking, mobile banking, telephone banking, and ATM banking) on commercial bank customer satisfaction and how these factors affect customer satisfaction. In order to achieve the objectives of this study the questioners have been distributed over private banks in Erbil city. The researchers indicate that doing transactions (on the internet, using mobile applications, banking through the telephone, and using ATM) has a positive impact on customer satisfaction.

Keywords: green banking, customer satisfaction, banking sector.

Contents

Abstract	1
Content	2
List of tables	5
Certification	6
Chapter 1	
1.1- Introduction	8
1.2- Background of the study	9
1.3- Problem statement	9
1.4- Conceptual framework	10
1.5- Research objective	10
1.5.1- primary objective	10
1.5.2- secondary objective	10
1.6- Research hypotheses	11
1.7- Scope of the study	12
1.7.1- conceptual scope	12
1.7.2- geographical scope	12
1.7.3- research respondents scope	12
1.7.4- time scope	12
1.8- Significance of the study	12
1.8.1- theoretical significance	12
1.8.2- methodological significance	12
1.8.3- practical significance	13

1.9- Limitation of the study	13
1.10- Research methodology	14
1.11- Structure of the study	14
Chapter 2	
2.1- Literature review	15
2.2- Introduction	20
2.3- Concept of green banking	20
2.3.1- benefits of green banking	20
2.3.2- challenges associated with green banking	21
2.3.3- barriers of green banking	21
2.3.4- green banking strategies	22
2.4- Concept of customer satisfaction	22
2.4.1- approaches to measuring customer satisfaction	22
2.4.2- factors affecting customer satisfaction in internet banking	22
2.4.3- factors affecting customer satisfaction in mobile banking	24
2.4.4- factors affecting customer satisfaction in telephone banking	24
2.4.5- factors affecting customer satisfaction in ATM banking	24
2.5- Unified theory of acceptance and use of technology (UTAUT)	25
2.6- Impact of internet banking on customer satisfaction	25
2.7- Impact of mobile banking on customer satisfaction	26
2.8- Impact of telephone banking on customer satisfaction	26
2.9- Impact of ATM banking on customer satisfaction	28
Chapter 3	
3.1- Introduction	29
3.2- Methodology of the study	30
3.3- Personal information	30
3.4- Doing transactions on the internet through a computer, phone or other electronic device	32

3.5- Using the mobile application or/and USSD code	34
3.6- Doing transactions by calling the bank	36
3.7- Using the ATM	38
3.8- Customer satisfaction	40
Chapter 4	
4.1- Discussion of the result	42
4.2- Summary	44
4.3- Test hypotheses	44
4.4- Conclusion	45
4.5- Recommendation	46
References	47
Appendices	50

List of tables

Table No.	Table name	page
1	Gender of customers	30
2	Age of customers	30
3	The highest education level of customers	31
4	The period of been client of the bank	32
5	Doing transactions on the internet through a computer, phone or other electronic device	32
6	Using the mobile application or/and USSD code	34
7	Doing transactions by calling the bank	37
8	Using the ATM	39
9	Customer satisfaction	41

Certification

I certify that this project was prepared under my supervision at the department of banking and finance science, college of administration and economy and university of salahaddin as a partial requirement for the degree of:

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The discussion committee certifies that the project has been read and studied and the content has been examined. The committee has agreed that the project is adequate as a partial fulfillment of the requirement for obtaining the degree of:

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Chapter 1

1.1 Introduction

Green banking is a new trend of banks' financing. It is a product of green movement initiated by world leaders to keep a livable condition for future generation. The recent commitments of leaders to achieve sustainable development goals (SDGs) by 2030 will be impossible without successful implementation of green banking. It is a new avenue for both conventional and Islamic banks to care for the environment while financing. Green banking is an eco-friendly financing. Banks' concern about environmental well-being while financing to businesses is considered as green banking. To get a sustainable positive impact from business, green banking is essential. Businesses are the driver of the economy, and sustainable business can influence the sustainability of the economy. (Julia & Kassim, 2021)

Customer satisfaction is basically a consumer makes in relation to his/her sense of fulfillment related to his/her choices about the buying and use of specific products and services. (Guido, 2015)

Satisfaction is a feeling generated by customers, because of fulfilling their demand. When services provided in a quality manner, it upgrades customer satisfaction. Customer satisfaction with a bank is a long-term positive view in the customer and also it is the customer's perception of a bank's continuous services. (Ranatunga & Priyanath, 2021)

customer is satisfied with a product & service if the product & service performance meets or exceeds the customer's expected performance of the product & service. (Mwatsika, 2016)

All banks use huge quantities of paper for office correspondence, audit reporting, recording public transactions etc. These banks can switch over to electronic

correspondence and reporting. Banks should encourage their customers also to switch over to electronic transactions and popularize e-statements. (SANDEEP, Green Banking: Issues and Challenges, 2016)

The main objective of our study is to identify how the factors affecting customer satisfaction in green banking. We want to know how green banking affects our environment and how affect customer satisfaction, because green banking is important and it is a key to success and improve productivity and care about our environment. Green banking can contribute to restore environmental balance and make livable for our future generation.

1.2 Background of the study

Banking sector is one of the most important service sectors in the world, which it is a highly regulated industry in the world. Private bank and public bank are operating under the latest technologies. These latest technologies have impact on customer satisfaction. That it is allows customers to access their banks in any time through online banking.

1.3 Research problem

Over the past decade, the cash crunch in Kurdistan caused a lot of pain to both individuals and companies. The little confidence that customers had in the banking sector appeared to be dwindling as evidenced by decreasing deposits long queues by customers to withdraw cash from the banks and cash shortages. Many bank customers seem to have much confidence in keeping their money at home compared to the bank, though being at a high risk of theft and robbery. However, despite such challenges, the commercial banks in Erbil resorted to invest more in 'greening' their businesses through adopting and implementing green banking

strategies in a bit to satisfy and retain their customers. This strategies included mobile banking, internet banking, telephone banking and use of automatic teller machines (ATMs). The research aims to determine the impact of this strategies on customer satisfaction.

1.4 Conceptual framework

To illuminate the impact of green banking strategies on customer satisfaction, the dominant green banking strategies implemented by commercial banks are mobile banking, internet banking, telephone banking and use of automatic teller machines(ATMs).

1.5 Research objectives

The primary objective and secondary objective are stated in the subsections below.

1.5.1 Primary objective

The primary objective of the study is to determine the impact of green banking strategies on customer satisfaction in the commercial banking sector of KRG. The primary objective is dissected into the secondary objectives given below, using the conceptual framework.

1.5.2 Secondary objectives

The secondary objectives are:

- To assess the impact of internet banking on commercial bank customer satisfaction.
- To determine the impact of mobile banking on commercial bank customer satisfaction.

- To evaluate the impact of telephone on commercial bank customer satisfaction.
- To determine the impact of ATM banking on commercial bank customer satisfaction.

1.6 Research hypotheses

The research hypotheses are:

- H1: internet banking has a positive impact on commercial bank customer satisfaction.
H0: internet banking has a negative impact on commercial bank customer satisfaction.
- H2: mobile banking has a positive impact on commercial bank customer satisfaction.
H0: mobile banking has a negative impact on commercial bank customer satisfaction.
- H3: telephone banking has a positive impact on commercial bank customer satisfaction.
H0: telephone banking has a negative impact on commercial bank customer satisfaction.
- H4: ATM banking has a positive impact on commercial bank customer satisfaction.
H0: ATM banking has a negative impact on commercial bank customer satisfaction.

1.7 Scope of the study

The study is scoped in terms of concepts, geography, research participants and time. Each of these scopes is discussed in the subsections overleaf.

1.7.1 Conceptual scope

The study investigated the impact of green banking strategies on commercial bank customer satisfaction. The focal concepts of the study were green banking strategies and customer satisfaction.

1.7.2 Geographical scope

The study was geographically delimited to Erbil city.

1.7.3 Research respondent's scope

The research focused on customers of commercial banks located in Erbil city.

1.7.4 Time scope

The research sought the opinions of commercial bank customers with respect to how the green banking strategies have impacted their satisfaction based on their banking experiences in 2022-2023.

1.8 Significance of the research

The study is expected to be significant from the theoretical, methodological and practical perspectives. The detailed description of the significance in relation to these perspectives is given below.

1.8.1 Theoretical significance

The study used the Unified Theory of Acceptance and Use of Technology. This model was used to explain user intention to use a technological system and the subsequent behavioral consequences of customer satisfaction. The model is about a decade old and has been used mainly in information systems.

1.8.2 Methodological significance

The study adopted a quantitative approach in determining the impact of green banking strategies on customer satisfaction. This is different to the majority of studies on green banking and customer satisfaction, which focused on the qualitative approach. The study looked at the statistical properties of the green banking-customer satisfaction relationship as opposed to the qualitative properties.

1.8.3 Practical significance

The study may help commercial banks in formulating or revising their green banking strategies such that customers are satisfied. Satisfied customers are likely to engage more in business with the banks leading to increased revenues, improved profitability, customer loyalty and enhanced brand recognition. The study also aims to enlighten commercial banks and their customers of the green banking strategies in place and how they are impacting the customers in terms of satisfaction or dissatisfaction. The study also aims to inform the commercial banks and their customers of the current state of green banking Erbil.

This includes the challenges being faced by commercial banks and their customers due to green banking, as well as the opportunities brought about to the commercial banks and their customers as a result of green banking

1.9 Limitations of the research

The limitations of the study are described below.

- Un availability of studies on the impact of green banking strategies on customer satisfaction in Erbil. Green banking is an emerging concept both in banking practice and in theory, especially for developed economies like KRG. To address this limitation, the researcher came up with a new research typology.
- Unavailability of many published books and journals in the public domain on the green banking – customer satisfaction relationship . To address this limitation the

researcher used many journal and article repositories, so as to have access to published books, journals, articles and reports covering the green banking – customer satisfaction relationship.

1.10 Research Methodology

To achieve the objectives of this research the questioner has been designed by researchers. The questioner will be distributed to the commercial banks in Erbil city. The researcher's plan is to distribute 80 forms in commercial banks. Then the researchers analyze the data by using SPSS program in order to achieve the goals of this research.

1.11 structure of the study

The study consist of four chapters: chapter one is introduction which focused on introduction, background of the study, problem statement, conceptual framework, research objectives, research hypotheses, scope of the study, significance of the study, limitation of the study and research methodology. Chapter 2 consist of literature review, concept of green banking, concept of customer satisfaction, unified theory of acceptance and use of technology (UTAUT),and the impact of (internet banking, mobile banking, telephone banking, and ATM banking) on customer satisfaction. Chapter three is data collection. Chapter four focus on result discussion, summary, test hypotheses, conclusion and recommendation.

CHAPTER 2

2.1 Literature review

The research by (Taslina Julia and Salina Kassim,2021), they investigated about green banking and said that the Green banking become a new trend deserves more attention. Understanding green banking, its nature, importance, impact on spreading green, its link to sustainable development goals (SDGs), and Maqasid Shariah is vital. Therefore, their chapter is going to cover the above mentioned essentials. To face the reality, when leaders are committed to implement SDGs by 2030, involvement of banks in green practices could accelerate the process of implementation. They concluded that coincidentally, green banking features and objectives are very close to Maqasid Shariah. Based on desk research and document analysis technique, this chapter is going to establish that green banking, SDGs, and Maqasid Shariah are complementary to each other. (Julia & Kassim, 2021)

The research by (Gianluigi Guido,2015) investigated about Customer Satisfaction and showed that Customer satisfaction is basically the judgment a consumer makes in relation to his/her sense of fulfillment related to his/her choices about the purchase and use of specific products and services. As a result The concept of satisfaction emerging from past research shares three recurrent elements: the fact of being a (either cognitive or emotional) response to an evaluation process, the fact that such a response depends on a specific focus (constituted by individual expectancies, standards of comparison, and consumption experience), and the fact that it depends on the specific timing in which such a response takes place. (Guido, 2015)

The research by (Dr. Hajera Fatima Khan,2021) , she attempted basically to E-Banking System Benefits and Issues, and showed that In many developed countries E- banking plays a vital role due to the fact that it's the cheapest and easiest way of providing banking services. Beside this it also facilitated swift movement of funds domestically and across borders. E-Banking is one of the most successful on-line businesses, which save the time and money of customers and companies. It is easily accessible anywhere to a PC, PDA, mobile device, with an internet connection. Their research paper will introduce you to e-banking, giving the meaning of e-banking, functions, types, advantages and issues. In short e-banking is anytime and anywhere banking. (Fatima, 2021)

The research by (Dr.Varsha Bihade, Prof.Saylee Karande,2020) they puts sheds on customer satisfaction towards Green Banking(GB) services and they showed that Going Green is an initiative taken by banks for environmental friendly practices or ethical practices for environmental sustainability. Green banking allows banks to go for paperless banking and use technology and internet to reduce impact on environment. The retaining of Customer and their satisfaction is another vital factor that has to be taken into consideration before investment and implementation of such Green services as they are the one who use those services. As a result they found out the features of green banking and their relationship with customer satisfaction. (Bihade & Karande, 2020)

The research by (HMAK Herath and HMSM Herath,2022), in their study attempted basically to impact of green banking initiative on customer satisfaction. And they said that it is important to be identified by bankers who are novel to the field of green banking in emerging economies like Sri Lanka. Present research analyzed the impact of customer satisfaction with different features of green banking

initiatives on overall customer satisfaction with green banking. Their study identified four main features of green banking initiatives namely; Security and trust, Ease of Use, value creation and Environmental & Social concern. Data were collected from customers of public sector commercial banks. Multiple regression analysis and descriptive statistics have been used as data analysis techniques. As a result Findings depict that all four features significantly influence the customer satisfaction on green banking. (Herath & Herath, 2022)

The research by (Rekha Rai, Saramsh Kharel, Niranjana Devkota and Udaya Raj Paudel, 2019), investigated the review of customers' perception on Green Banking Practices. Their study highlights the growing concerns of green banking initiatives, environment perspective of green banking and exploration of type of banking activities initiated to protect the environment. It assess the factors influencing customer expectation and usage of green banking products and the benefits of green banking practices for users by the help of analysis of customers' experience (positive and negative attitude) towards banking services. As a result The major perceived problems is fear of information security and time saving has been observed to be the most immediate benefit of using green banking services. (Rai, Kharel, Devkota, & Raj Paudel, 2019)

The research by (Alshurideh, M., Masa'deh, R. and Alkurdi, 2012), their study is mainly intended to ascertain the extent to which customer satisfaction affects customer retention among the major three cellular phone companies in the Jordanian mobile sector, which are Measuring the relationship between customer satisfaction and retention is insufficient without studying the main causes of customer satisfaction. Thus, their study also measures customer satisfaction with various aspects: the effect of customer-supplier relationship duration on customer

satisfaction, and customer satisfaction with varieties of mobile phone services provided to users. Their study employed a quantitative method to test the study hypothesis and collect surveys from Jordanian mobile users. As a result They found that customer satisfaction has affect customer retention in the Jordanian mobile behavior setting and also found a direct relationship between customer-supplier relationship duration and customer satisfaction. (Alshuride, Masa'deh, & Al Kurdi, 2012)

The research by (MR. Ram Babu Cherukur and MS. Sandhya Ruby,2020), they attempted to understand the customer satisfaction towards electronic banking. As a result they found out that The main reason that electronic banking came into existence is to ease customer money transaction in any time, any place without visiting the bank branch. Their study is carried by a survey among the electronic bank users to identify the customer satisfaction. A sample of 205 was used to analysis their research. (CHERUKUR & RUBY, 2020)

The research by (N Sathiyavany and Shivany Shanmugathas,2018), they puts sheds on E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty and discussing the interaction among the E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty form the customers' point of view. It is a concept paper formulated a research conceptual framework, and model to show the interactions among the E-service quality, e-satisfaction, and e-loyalty among the internet banking customers. Another part of their research will empirically test the formulated hypotheses in the present research work. (Sathiyavany & Shanmugathas, 2018)

The research by (Hyoungkun Park and Jong Dae Kim,2020) Their research paper provides an overview of Transition towards green banking . As a result they showed that private sector banks have developed climate strategies and rolled out

diverse green financial instruments to seize the business opportunities. Their paper uses the theory of change conceptual framework at the sector, institutional and combined level as a tool to identify barriers in green banking and analyze activities that are needed to mitigate those barriers and to reach desired results and impacts. (Park & Kim, 2020)

The research by(Dr. Ruchi Trehan,2015), they investigated Green banking in India. So, to substantiate quality of service, implementation of environmental conservation measures, support to deprived section of society, and concern about quality of life, nature are the basic principles that financial institutions are relying on in their business strategies in recent years. Their paper covers introduction, importance of green banking, green banking initiatives, environmental management by banking institutions, and enforcement of environmental management and role of government and green banking strategies. (Trehan, 2015)

The book by (Suborna Barua,2020) discusses the principles of green banking and why green banking is central to achieving sustainable development. It illustrates the evolution of green banking around the world, different types of environmental risks created by firms and how these risks offer threats to sustain ability, and ongoing trends and patterns of green banking practice. Critically, it also presents an outline of the regulatory framework necessary to help the entire banking sector adapt to the change towards green banking. It is a valuable resource for financial sector professionals and scholars in the fields of sustainable finance and banking. (Barua, 2020)

2.2 Introduction

In this chapter we seek to identify the green banking with all the factors that affects customer satisfaction in green banking. Customer satisfaction is defined whether your customer likes what you're doing. And it is important because they improve efficiency and productivity for the institutions, and helps them to stand out from the competition and it is a key to success. (Internet banking, mobile banking, telephone banking and ATM banking) have a huge impact on customer satisfaction while they using them.

2.3 Concept of green banking

The concept of green banking is a smart way of thinking for future sustainability green banking is to reduce paperwork and the need of expensive bank branch and it is playing a key role in improving the process of lowering carbon emissions, And satisfying the bank customer with providing electronic services that it is easy to use. This facility helps banks to reduce costs and efficiency.

Green banking coverage include (sustainable banking, ethical banking, green mortgage, green checking account, green loan, green cd's, green credit cards, green money market account, mobile banking, remote deposit, green saving account, green mortgage).

2.3.1 Benefits of green banking

Green banking is a new concept of banking that can satisfying their customer with many services and provide them convenience to depositing and transfer money especially for those customer that have not time to visit the bank branch that they can avail services as per time.

2.3.2 Challenges associates green banking

Green banks while adopting green banking face following challenges:

1. Startup face: Many banks in green business are very new and are in startup face, generally it takes 3 to 4 years for a bank to start making money thus it does not help banks during recession.
2. Higher operating cost: Green banks require talented, experienced staff to provide proper services to customers. Experienced loan officers are needed with additional experience in dealing with green businesses and customers.
3. Reputational risk: If banks are involved in those projects which are damaging the environment they are prone to loss of their reputations.
4. Credit risk: Credit risks arise due to lending to those customers whose businesses are affected by the cost of pollution, changes in environmental regulations and new requirements on emissions levels. It is higher due to probability of customer default as a result of uncalculated expenses for capital investment in production facilities, loss of market share and third party claims. (SANDEEP, 2016)

2.3.3 Barriers of green banking

Green banking can be hindered by a lack of appropriate bank capacities or a supportive financial culture. A bank that wants to go green should be capacitated in terms of resources (Islam, 2018). These resources include human resources, financial resources and information resources. The staff of the bank need to be trained about what green banking is all about and also be accustomed into the green banking culture. A bank which wants to go green should have financial resources to drive its green initiatives. Some banks are difficult to go green

because of lack of sufficient financial resources. Green banking can also be hindered by policies and regulations in place (Chen et al., 2018).

Some policies and regulations hinder a bank's effort to go green or to finance green projects. According to Swamy (2018), policy uncertainty in a country as regards green banking also hinders banks' efforts to go green. According to Hafner, James and Jones (2019), another hindrance of green banking is a lack of appropriate information about the environmental issues between the banks and market. If banks and other market players do not have information about the trends and dynamics of green banking then they will not have the drive or inspiration to invest in green banking initiatives. The negative effects of competitiveness in the banking sector as well as the lack of a level playing field hinder green marketing. Green banking is also hindered by lack of clear business cases for green projects, where the risk/return profiles of the projects are unbankable (Chan, Darko, Olanipekun and Effah, 2018).

2.3.4 Green banking strategies

To substantiate quality of service, to execute environmental conservation measures, to concern about the quality of life and to save nature are the basic principles or objective for which financial institutions are introducing green banking strategies in recent years. So adopting new modes of banking operation creates differentiation opportunities, reduce cost and ensure more profit. Moreover green banking strategies for competitive advantage serve both commercial and social objectives. (Jarin, Rahat, & Abul Kashem, 2014)

2.4 Concept of customer satisfaction

The subject of customer satisfaction is considered as one of the major issues that has both theoretical and practical importance.

Customer satisfaction can be identified as the foundation for creating relationships with customers. banks offer more and more green banking initiatives, the success and profitability of them depends on the general preference and awareness of customers regarding the concept of green banking, there level of acceptability and level of satisfaction towards the green product and services offered by such banks. (Herath & Herath, 2022)

2.4.1 Approaches to measuring customer satisfaction

Customer satisfaction is to understand the customers feeling through using products or services. There is several method of measuring but connecting the customers is the best way for measuring their satisfaction. For Measuring your customer satisfaction first define your goals second outline your plan then choose the surveys that it is one of the most common way that can help organizations to gauge individual views and satisfaction.

2.4.2 Factors affecting customer satisfaction in internet banking

All institutions exist and strive to become an integral part of the lives of their customers and therefore always strive harder to keep satisfying their customers through better channels of delivering their offers and services. There are many factors which have an impact on customer satisfaction, one of the most important being service quality. (Farooqi, 2017)

The overall findings on the factors that affecting customer satisfaction with online banking services show that customer expectations towards the quality and value of the service have an effect on their satisfaction and loyalty. (Rompho, 2014)

2.4.3 Factors affecting customer satisfaction in mobile banking

Banking is a traditional service providing. But with the advent of technology the banking services are delivered to customers in a new way for satisfying their customer. One of the new ways of delivering banking services and satisfying their customer is through mobile phone which is called mobile banking services or mobile financial services. (Islam & Hassan Himel, 2015)

(Empathy and responsiveness, Convenience, fee's on service, Security....) are The factors that affecting individual customers' satisfaction with the quality of Mobile Banking services. (Tam, 2022)

2.4.4 Factors affecting customer satisfaction in telephone banking

The telephone banking includes the system that allows customers of bank, individuals, and traders to access their account and doing their business transaction or to reach product and financial services through the telephone. The efficient and reliable services, trust security, telephone contact and ease to doing their transaction is the most important factors that affecting customer satisfaction in electronic banking.

2.4.5 Factors affecting customer satisfaction in ATM banking

for predicting customers' satisfaction with ATM banking, the regression analysis of the performance of ATM banking attributes and customers' satisfaction identifies fees charged of ATM, ATMs not out of order, ATMs cleanliness,

accuracy of ATM transactions, ATMs ease to access, readable slips, convenient location, employee accessibility to solve ATM problems, privacy at ATM stations, employee speed in solving ATM issues, ease of application process for ATM cards and cash availability in ATMs as the key factors that influence customers' satisfaction with ATM banking. (Mwatsika, 2016)

2.5 Unified Theory of acceptance and use of technology (UTAUT)

Recently, the unified theory of acceptance and use of technology is taken place as the developed models to test technology acceptance and the evolution have been initiated since the beginning of the 20th century. The (UTAUT) determine framework to study the method of accepting of technology by users.

Technology acceptance theories and models have discussed the individuals' behaviors and their acceptance ability to adopt new technologies according to some constructs and variables. These theories have been focused on the psychological and behavioral viewpoints of the users of technology. But each theory has its own limitations and frameworks which are considered as the main reason for the development operations of them. UTAUT model was designed to have three direct effects from three determinants on the behavioral intention, which are: performance expectancy, effort expectancy, and social influence. In addition to the effect of two direct determinants on usage behavior: the intention of use and facilitating conditions. (Momani, 2020)

2.6 Impact of internet banking on customer satisfaction

Internet banking is the easiest and cheapest way delivery channel for banking services by using internet and banks can reduce the number of branch.

Service quality has been defined as a dominant factor in keeping competitive advantage and sustaining satisfying relationships with customers. Service quality is one of the factors contributing to customers' satisfaction judgments. Service quality in banking websites may boost customer satisfaction because in internet banking a customer can access a variety of financial transaction. Ma et al. analyzed the factors of website quality that could influence e-banking customer satisfaction. Internet service quality, efficiency, interactivity, security of service, information, ease of use and content are the key factors that affect customer satisfaction in the internet banking. (Farooqi, 2017)

2.7 Impact of mobile banking on customer satisfaction

In the world of today's telecommunication mobile banking is one of the important banking sectors.

we can conclude on the basis of our studies that Mobile Banking factors essentially contribute towards the satisfaction of the users, factors like perceived usefulness, ease of use, credibility, and customer attitude can influence customers' satisfaction hence bringing more users or customers to banks. there is positive and substantial relationship between the Mobile banking factors and customers' satisfaction. (Metlo, Abro, Hussain, & Buriro, 2021)

2.8 Impact of telephone banking on customer satisfaction

Telephone banking is a form of remote banking which involves the delivery of branch financial services via telecommunication devices, where bank customers perform retail banking transactions by dealing a touch-tone telephone or mobile communication unit which is connected to an automated system of the bank by

utilizing automated voice response (AVR) technology (Ahmad and Buttle, 2002; Costanzo, Keasey and Short, 2012).

So, in simple terms telephone banking involves a bank allowing its customers to do transactions over the phone, mostly through using an automated phone answering system with phone keypad response or voice recognition capability. The digitalization of voice fostered the 16 introductions of this technology, which enables customers to dial a designated number and transact from the convenience of their home. The telephone banking strategy involves a bank setting up equipment and technology for customers to do telephone banking. This study operationally defines telephone banking as a banking transaction that can be performed by a person day and night using his or her mobile phone. The services offered through telephone banking include request for balance enquiries, enquiries about collections, enquiries about specific credits or debits, transfer of funds, request for account statements, opening an account, ordering for demand drafts, stop payment requests and report of the loss of a debit card, credit card or ATM card (Shambare, 2013).

Physical cash is not involved in all these transactions as the customer can only do non-cash business related banking over the phone anywhere and at any time. The telephone banking customer would be given a password for protection and security by the bank, which would be required on dialing the designated number. The customer must authenticate through a numeric or verbal password or through answering security questions asked by a live representative in the bank's call center. Many banks have call centers to assist their customers in obtaining account information and in carrying out transactions, saving clients the inconvenience of going into the bank branches (Hudgins and Rose, 2015).

The call centers manage increasing numbers of calls and banks empower them to provide information to customers. Telephone banking allows bank customers to

ask questions and be answered. Telephone banking also provides a cross-selling opportunity to banks which in turn aids them in building long-term business-customer relationships (Magasi, 2016)

2.9 Impact of ATM banking on customer satisfaction

The base of customer satisfaction can never grow with lack of services, all services will be made cheap with ATMs. Through ATMs the customer loyalty has further enhanced. The ATMs allows customers to access cash and do their transaction 24 hours a day due to the fact that the banks services is access only a few hours a day. Impact of ATM Banking on Customer Satisfaction Tadesse (2018) found that ATM banking enhanced customer satisfaction in Ethiopia through 25 attributes, which provided an ideal model for predicting customers' satisfaction. A study in Malawi by Mwatsika (2016) revealed that ATM banking had 40% predictive capability of customer satisfaction with a bank and that ATM banking had no capability to attract customers to switch banks. Few researches have been done in Zimbabwe as regards to the impact of ATM banking on customer satisfaction, hence the study investigated the impact of ATM banking on customer satisfaction using a case of commercial banks in Zimbabwe.

According to Sharon and Claude (2017), bank customers are satisfied with the withdrawal of cash easily from ATMs and are dissatisfied with network being out of order at ATMs. On the same note, customers are dissatisfied with the availability of few ATMs. Few ATMs imply that bank customers have to travel some distance, thus spending some time moving to access the ATMs.

Singh (2011) found that ATM services have a positive impact on customer satisfaction and if proper functioning is ensured by the banks then there will be significantly higher customer satisfaction. The pleasant experience of ATMs

provides enhanced value to the customers and attracts them to do improved business with their banks. According to Aslam et al. (2019), ATM services enhance operations and customer satisfaction in terms of flexibility of time, adding value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently. It is worth noting that today's bank customers are interested in easy, reliable and faster services.

In a similar vein to many past researches Aslam et al. (2019) found that fulfilment, reliability, ease of use, security and privacy are the major dimensions of ATM service quality that lead to customer satisfaction. In the same tune to Aslam et al. (2019), Belay and Kindie (2017) found that ease of use, reliability and convenience are correlated and significantly influenced customer satisfaction in using ATMs. However Aslam et al. (2019) also indicated that convenience and responsiveness are positively insignificantly correlated with customer satisfaction. This is in line with the declaration by Belay and Kindie (2017) that responsiveness, security and privacy are insignificantly correlated with overall customer satisfaction.

Chapter 3

3.1 Introduction

In this chapter the researchers identify the impact of green banking strategies on customer satisfaction. The research approach uses questionnaire to collect data. The questions of this research have been filled by the customers of commercial banks in Erbil city. The research found that green banking services influence customer satisfaction. The researchers also found that (internet banking, mobile banking, telephone banking, and ATM banking) have a positive impact on customer satisfaction.

3.2 Research Methodology

To achieve the objectives of this research the questioner has been designed by researchers. The questioner will be distributed to the commercial banks in Erbil city. The researcher's plan is to distribute 80 forms in commercial banks. Then the researchers analyze the data by using SPSS program in order to achieve the goals of this research.

3.3 personal information

Table 1: The gender of customers:

The services that the researchers can get benefit	Male		Female	
Gender	frequency	percentage	frequency	percentage
	30	%55	24	%45

Prepared by researchers

Table 1 indicates that 55% of the customers were male and 45% of the customers were female.

Table 2: Age of customers:

The services that the researchers can get benefit	Less than 20 years		31-40 years		21-30 years		Above 40 years	
Age	frequency	percentage	frequency	percentage	frequency	percentage	frequency	percentage
	8	%15	20	%36	15	%27	12	%22

Prepared by researchers

Table 2 illustrates that the most customers have been asked about green banking aged between (31-40 years) 36% of the study population. Also 27% of customers are (21-30 years). Only 22% of customers are above 40 years and other customers that include 15% are less than 20 years.

Table 3: The highest education level of customers:

The services that the researchers can get benefit	Primary education		Secondary education		College/polytechnic education		University education		other	
	frequency	percentage	frequency	percentage	frequency	percentage	frequency	percentage	frequency	percentage
Education level	0	0	3	%5	11	%21	37	%67	4	%8

Prepared by researchers

Above table shows that the questioner asked the customers about their education level the results shows most of them (67%) have university education and 21% of them have college/polytechnic education. However 8% of the customers have not any education or have other education and only 5% (table 3) of them have secondary education.

Table 4: The period of been client of the bank:

The services that the researchers can get benefit	Less than 1 year		1-5 years		6-10 years		Above 10 years	
How long have been client of the bank	frequency	percentage	frequency	percentage	frequency	percentage	frequency	percentage
	9	%16	17	%31	14	%25	15	%27

Prepared by researchers

Table 4 indicates that 31% of customers were (1-5 years) that they have been client of the bank and 27% of them were above 10 years that they have been client of bank. Also 25% of them were (6-10 years) that they have been client of bank while 16% of them were less than 1 year.

3.4 Transactions on the internet through a computer, phone or other electronic device

Table 5: doing transactions on the internet through a computer, phone or other electronic device:

The services that the researchers can get benefit	The rate of agreement										mean	St deviation
	Strongly disagree		disagree		neutral		agree		Strongly agree			
	frequency	percentage	frequency	Percentage	frequency	percentage	frequency	percentage	frequency	percentage		
banking through internet allows me to transact at high speed	3	5.6%	1	1.9%	17	31.5%	21	38.9%	12	22.2%	3.70	1.021
i feel secure when doing bank transactions on the internet	3	5.6%	7	13.0%	20	37.0%	20	37.0%	4	7.4%	3.27	0.979
i get instant response and help when banking on the internet	1	1.9%	2	3.7%	25	46.3%	20	37.0%	6	11.1%	3.51	0.818
i easily do my transactions through internet banking	2	3.7%	7	13.0%	20	37.0%	16	29.6%	9	16.7%	3.42	1.038
by banking through the internet i save costs in terms of charges	3	5.6%	7	13.0%	21	38.9%	14	25.9%	9	16.7%	3.35	1.084
internet banking offers me convenience as i transact anywhere and any time	3	5.6%	5	9.3%	18	33.3%	19	35.2%	9	16.7%	3.48	1.059
the transactions i do through banking on the internet are accurately processed	1	1.9%	4	7.4%	16	29.6%	24	44.4%	9	16.7%	3.66	0.911
the bank website is always up and running	3	5.6%	5	9.3%	18	33.3%	21	38.9%	7	13.0%	3.44	1.021

Prepared by researchers

The customers have been asked about doing banking transactions on the internet through computer, phone or other electronic device, table 5 indicates that 38.9% of customers were agree about the banking through internet allows them transact at high speed, also 22.2% were strongly agree, while nearly 50% of customers feel secured when they use internet banking, the standard deviation was 0.979 and mean was 3.27. Only 5.6% of customers weren't get instant response and help when they doing banking transactions through internet. Over 48% of the customers were easily doing their transactions and agree with doing transaction through internet, the standard deviation was 1.038 and mean was 3.42. the standard deviation and mean 1.084 and 3.35 shows that nearly customers save costs in terms of charges. Most of customers were agree with the internet banking and internet banking offers them convenience as the transact anywhere and anytime. However 61.1% of the customers were agree about the transactions that they do through banking on the internet were accurately processed, the standard deviation of this question was 0.911 and mean was 3.66, also the standard deviation and mean of the last question of this table was 1.021 and 3.44 shows that the bank website is always up and running for customers.

3.5 using the mobile application or/and USSD code

Table 6: using the mobile application or/and USSD code:

The services that researchers can get benefit	The rate of agreement										mean	St deviation
	Strongly disagree		disagree		neutral		agree		Strongly agree			
	frequency	percentage	frequency	Percentage	frequency	percentage	frequency	percentage	frequency	percentage		
banking trough the mobile app or USSD code allows me to transact at high speed	26	48.1%	0	0.0%	13	24.1%	8	14.8%	7	13.0%	2.44	1.525
i feel secure when doing bank transactions on the mobile app or USSD code	2	3.7%	8	14.8%	19	35.2%	20	37.0%	5	9.3%	3.33	0.971
i get instant response and help when banking through the mobile app or USSD code	2	3.7%	4	7.4%	22	40.7%	19	35.2%	7	13.0%	3.46	0.945
i easily do my transactions through the mobile app or USSD code	2	3.7%	4	7.4%	21	38.9%	16	29.6%	11	20.4%	3.55	1.021
by banking through the mobile app or USSD code i save costs in terms of charges	1	1.9%	6	11.1%	27	38.9%	17	31.5%	9	16.7%	3.50	0.966
banking through the mobile app or USSD code offers me convenience as i transact anywhere and anytime	3	5.6%	5	9.3%	18	33.3%	20	37.0%	8	14.8%	3.46	1.040
the transactions i do through on the mobile app or USSD code are accurately processed	2	3.7%	5	9.3%	21	38.9%	19	35.2%	7	13.0%	3.44	0.964
the mobile app or USSD code is always up and running	0	0.0%	5	9.3%	25	46.3%	16	29.6%	8	14.8%	3.50	0.863

Prepared by researchers

The questioner asked the customers about using mobile application and USSD code, they were nearly disagreeing about banking through the mobile app or USSD code allows them to transact at high speed, while nearly 46% of the customers were feel secured while doing bank transactions on the mobile app or USSD code, the standard deviation and mean was 0.971 and 3.33. Most of the customers were get instant response and help when banking through the mobile app or USSD code, also they were easily do their transactions through the mobile app or USSD code and only 11.1% of them were disagree. Nearly 50% of the customers were agree about doing banking transactions through the mobile app or USSD code they save costs in terms of charges, the standard deviation was 0.966 and mean was 3.50. Over 50% of customers doing banking through the mobile app or USSD code offers them convenience as they transact anywhere and anytime. Table 6 indicates that the transactions that customers do through the mobile app or USSD code are accurately processed the standard deviation is 0.964 and mean was 3.44, Also the standard deviation and mean of the last question 0.863 and 3.50 shows that mobile app or USSD code is always up and running.

3.6 doing transactions by calling the bank

Table 7: doing transactions by calling the bank:

The services that researchers can get benefit	The rate of agreement										mean	St deviation
	Strongly disagree		disagree		neutral		agree		Strongly agree			
	frequency	percentage	frequency	Percentage	frequency	percentage	frequency	percentage	frequency	percentage		
banking trough the telephone allows me to transact at high speeds	5	9.3%	3	5.6%	20	37.0%	20	37.0%	6	11.1%	3.35	1.066
i feel secure when doing bank transactions on the telephone	1	1.9%	4	7.4%	18	33.3%	26	48.1%	5	9.3%	3.55	0.839
i get instant response and help when banking through the telephone	3	5.6%	3	5.6%	22	40.7%	20	37.0%	6	11.1%	3.42	0.963
i easily do my transactions through the telephone	4	7.4%	3	5.6%	21	38.9%	16	29.6%	10	18.5%	3.46	1.093
by banking through the telephone i save costs in terms of charges	2	3.7%	6	11.1%	22	40.7%	17	31.5%	7	13.0%	3.38	0.979
banking through the telephone offers me convenience as i transact anywhere and anytime	4	7.4%	3	5.6%	16	29.6%	24	44.4%	7	13.0%	3.50	1.041
the transactions i do through on the telephone are accurately processed	2	3.7%	8	14.8%	23	42.6%	15	27.8%	6	11.1%	3.27	0.979
the telephone lines of the bank are always up and running	2	3.7%	3	5.6%	17	31.5%	24	44.4%	8	14.8%	3.61	0.940

Prepared by researchers

Above table illustrates that doing banking through the telephone wasn't allows customers to transact at high speed, otherwise the standard deviation and mean 0.839 and 3.55 shows that the customers weren't feel secure by using transactions on the telephone. Table 7 indicates that only 11.2% of customers were disagree about they get instant response and help when banking through the telephone. The standard deviation and mean of the question that questioner asked the customers about they easily doing their transactions through the telephone, was 1.093 and 3.46. However the customers nearly agree and they save costs in terms of charges. Nearly 60% of customers, banking through the telephone offer them convenience as they transact anywhere and anytime the standard deviation and mean was 1.041 and 3.50. the standard deviation and mean 0.979 and 3.27 shows that 18.5% of the customers were disagree with the question and doing transaction through telephone of them weren't accurately processed, but nearly 60% of them were agree about the telephone lines of the bank was always up and running.

3.7 using the ATM

Table 8: using the ATM:

The services that researchers can get benefit	The rate of agreement										mean	St deviation
	Strongly disagree		disagree		neutral		agree		Strongly agree			
	frequency	percentage	frequency	Percentage	frequency	percentage	frequency	percentage	frequency	percentage		
banking through the ATM allows me to transact at high speeds	6	11.1 %	3	5.6%	12	22.2%	18	33.3%	15	27.8%	3.61	1.265
i feel secure when doing bank transactions on the ATM	1	1.9%	4	7.4%	15	27.8%	19	35.2%	15	27.8%	3.79	0.997
i get instant response and help when banking through the ATM	4	7.4%	2	3.7%	14	25.9%	24	44.4%	10	18.5%	3.62	1.069
i easily do my transactions through the ATM	3	5.6%	4	7.4%	17	31.5%	16	29.6%	14	25.9%	3.62	1.120
by banking through the ATM i save costs in terms of charges	3	5.6%	9	16.7%	14	25.9%	18	33.3%	10	18.5%	3.42	1.142
banking through the ATM offers me convenience as i transact anywhere and anytime	3	5.6%	5	9.3%	20	37.0%	18	33.3%	8	14.8%	3.42	1.038
the transactions i do through on the ATM are accurately processed	1	1.9%	2	3.7%	21	38.9%	17	31.5%	13	24.1%	3.72	0.940
the telephone lines of the bank are always up and running	0	0.0%	4	7.4%	21	38.9%	17	31.5%	12	22.2%	3.68	0.907
ATM are always up and running	3	5.6%	3	5.6%	17	31.5%	23	42.6%	8	14.8%	3.55	1.003

Prepared by researchers

In order to know if doing banking transactions through the ATM allows customers to transact at high speed, the questioner asked the customers and over 60% of the customers were agree with ATM banking and ATM banking allows them to transact at high speed, also most of them feel secured when they doing transactions on the ATM. Most of the customers get instant response and help when they doing banking transactions through the ATM standard deviation and mean for this question was 1.069 and 3.62 and nearly 56% of them were easily do their transactions through the ATM. Table 8 illustrates that banking through ATM customers save costs in terms of charges the standard, also most of customers were agree with the question that questioner asked the customers about doing transaction through ATM offers them convenience as they transact anywhere and anytime, standard deviation and mean for this question was 1.038 and 3.42. Only 5.6% of customers the transaction that they do through ATM weren't accurately processed, however most nearly 60% of the customers were agree about the ATM were always up and running.

3.8 customer satisfaction

Table 9: customer satisfaction:

The services that researchers can get benefit	The rete of agreement										mean	St deviation
	Strongly disagree		disagree		neutral		agree		Strongly agree			
	frequency	percentag	frequency	Percentag e	frequency	percentag e	frequency	percentag e	frequency	percentag e		
i say positive things about the bank to other people	4	7.4%	2	3.7%	11	20.4 %	24	44.4 %	13	24.1 %	3.74	1.102
i encourage my friends, workmates and relatives to do business with the bank	2	3.7%	5	9.3%	12	22.2 %	33	61.1 %	2	3.7%	3.51	0.863
i intend to continue doing business with the bank	3	5.6%	1	1.9%	16	29.6 %	26	48.1 %	8	14.8 %	3.64	0.954
i have a strong preference of this bank	4	7.4%	1	1.9%	11	20.4 %	23	42.6 %	15	27.8 %	3.81	1.100

Prepared by researchers

Above table illustrates that nearly 70% of customers say positive things about the bank to other people, likewise over 64% of them encourage their friends, workmates and relatives to do business with the bank, the standard deviation and mean for this question was 0.863 and 3.51. table 9 indicates that only 7.5% of the customers weren't intend to continue doing business with the bank standard deviation and mean was 0.954 and 3.64, also most of customers that include 70.4% of them have a strong preference of the bank.

Chapter 4

4.1 Discussion of the result:

Based on the received data indicates that the percentage of males and females were nearly equal due to both of gender equally knowing the banking sector and their services.

The researchers found that the new generation had more trust in the banking sector and they care about green banking more than the old generation, nearly 80% of the customers were in the new generation.

Above 65% of the customers had bachelor's certificate or higher certificate and this is a return to their knowledge about the banking sector and green banking services, however, there were other types of certificates, but their percentage was less than university education.

Most of the customers that filled out the questionnaire were (1-5) years that they have been clients of a bank and 27% of them were above 10 years. Of course, the length of the period has an impact on customer's responses to filling out the questionnaire.

While the customers have been asked about doing banking transactions through a computer, phone, or other electronic device, fortunately most of them were agree about internet banking and internet banking had a positive impact on their satisfaction. Customers feel secure and get instant responses while they doing banking transactions. Similarly for most of them internet banking offers them convenience as they transact anywhere and anytime, the bank website was always up and running and the transactions that they do through internet banking were accurately processed.

Using the mobile application or/and USSD code is another services that green banking offered the customers and most of the customers were satisfied about using the mobile application but they nearly disagree about banking through the mobile app or USSD code allowing them to transact at high speed. nearly 50% of the customers were feel secure and get instant responses and help while they doing banking transactions through a mobile application, also they were easily doing their transactions through the mobile app or USSD code and only 11.1% of them were disagree. The transactions that customers do through mobile banking were accurately processed and the mobile app or USSD code is always up and running.

Otherwise, received data illustrates that doing banking through the telephone wasn't allows customers to transact at high speed, but most of the customers feel secured when they do bank transactions on the telephone. Only 11.2% of customers disagree that they get instant responses and help when banking through the telephone. Nearly 60% of customers, banking through the telephone offer them convenience as they transact anywhere and anytime but most of the customers were disagree about doing banking transaction on the telephone or by calling the bank, and telephone banking wasn't accurately processed for them.

The researchers found that the customers were more satisfied with ATM banking than other services that green banking offered their customers. most of the customers were agree with ATM banking and ATM banking allows them to transact at high speed, also they feel secured when they do transactions on the ATM. customers get instant responses and help when they do banking transactions through the ATM and they easily do their transaction on ATM. ATMs were always up and running and accurately processed for most of the customers.

The data that researchers received from the questionnaire illustrates customers say positive things about the bank to other people due to banking sector had a positive impact on customers and customers have gathered more information about the

bank. Most of the customers encourage their friends, workmates and relatives to do business with the bank and intend to continue doing business with the bank. Because the latest banks provide various services, most of the customers had a strong preference for the bank.

4.2 Summary:

- 1- Internet banking had a positive impact on customer satisfaction. The provision of banking services on the bank's website or other internet-related channel positively influences customer satisfaction to an extent.
- 2- ATM banking highly enhanced customer satisfaction. The use of ATMs by commercial bank customers positively influences their overall satisfaction.
- 3- Mobile banking had a positive impact on customer satisfaction. The use of mobile apps positively influences the satisfaction of the bank customers.
- 4- Telephone banking had a weak impact on customer satisfaction. The availability of banking services over the phone positively influences customer satisfaction to a less extent.

4.3 Test hypotheses:

1. The researchers accept the internet banking has a positive impact on commercial bank customer satisfaction.
2. The researchers accept the mobile banking has a positive impact on commercial bank customer satisfaction.
3. The researchers accept the telephone banking has a positive impact on commercial bank customer satisfaction.
4. The researchers accept the ATM banking has a positive impact on commercial bank customer satisfaction.

4.4 Conclusion:

The adoption of green banking concept in banking and financial institution is late than other countries. "Green Banking", an effort by the banks to make the industries grow green and, in the process, restores the natural environment. This concept of "Green Banking" will be mutually beneficial to the banks, industries and the economy. Not only will "Green Banking" ensure the greening of the industries but it will also facilitate in improving the asset quality of the banks in future. Various studies found that customers are less aware about the green banking concept adopt by their banks and their positive perception towards the green banking concept. The review of literature shows that although the increasing concern for the green banking practices around the globe Based on the results, the information bank customers have become more concerned about green banking services. It is important because Commercial banks play very important roles in the economic development and Economic development is a dynamic and continuous process which is highly dependent upon the mobilization of resources, investment, and the operation efficiency of the various segments of the economy.

Green banking can satisfying their customers with many services and provide them convenience to depositing and transfer money especially for those customer that have not time to visit the bank branch that they can avail services as per time .All banks use huge quantities of paper for office correspondence, audit reporting, recording public transactions etc. These banks can switch over to electronic correspondence and reporting. with the advent of technology, the banking services are delivered to customers in a new way for satisfying their customer. The quality and value of services that banks offers their customers had a huge impact on customer satisfaction.

According to the results from the questionnaire the researchers found that most of the customers were satisfied with the green banking services and (internet banking, mobile banking, telephone banking) are the best and easiest way to doing banking transaction through them. Internet banking is the easiest and cheapest delivery channel for banking services. by using internet, banks can reduce the number of branch. In the world of today's telecommunication mobile banking is one of the important banking sectors. There is positive and substantial relationship between the Mobile banking factors and customers' satisfaction. The ATMs allows customers to access cash and do their transaction 24 hours a day due to the fact that the banks services are access only a few hours a day. the customers weren't feeling secure by using transactions on the telephone.

4.5 Recommendation:

The researchers suggest introducing the banking sector and their services clearly to customers who have little information about the banking sector.

Banks should encourage their customers also to switch over to electronic transactions and popularize e-statements.

Green banking should be recognized as a new concept for all banking department students as well as the services that green banking offered their customers.

The researchers recommend to banks more care about ATMs and increase the number of ATMs and put them in every market and place where customers can get benefits from them.

It's necessary for the banks to rising awareness of people about bank security and green banking, also offers them convenience and trust as they transact anywhere and anytime.

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Appendices

Questionnaire to banking customer introduction:

We are under graduated student studding to award BSc in Banking and Finance degree with Salahaddin University (MSU). We are carrying out research titled “Impact of green banking strategies on customer satisfaction: A case of commercial banks in Erbil.” Your honest views and opinions are very significant. Your responses will be confidential and used for academic purposes only. Do not write your name or any identification on the questionnaire. Thank you for your collaboration.

SECTION A: PERSONAL DETAILS

*Please tick [√] in the appropriate box

A1) What is your gender? Male female

A2) What is your age group? Less than 20 years 31 – 40 years

21 – 30 years Above 40 years

A3) What is your highest education level? Primary education

Secondary education College/ Polytechnic education

University education Other

A4) How long have you been a client of the bank?

Less than 1 year 6 – 10 years

1 – 5 years Above 10 years

SECTION B: DOING TRANSACTIONS ON THE INTERNET THROUGH A COMPUTER, PHONE OR OTHER ELECTRONIC DEVICE

*The following are statements on internet banking. May you rate these statements by putting a tick [√] in the appropriate box

*Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	2	3	4	5
	SD	D	N	A	SA
B1) Banking through the internet allows me to transact at high speeds					
B2) I feel secure when doing bank transactions on the internet					
B3) I get instant response and help when banking on the internet					
B4) I easily do my transactions through internet banking					
B5) By banking through the internet I save costs in terms of charges					
B6) Internet banking offers me convenience as I transact anywhere and anytime					
B7) The transactions I do through banking on the internet are accurately processed					
B7) The bank website is always up and running					

SECTION C: USING THE MOBILE APPLICATION OR/AND USSD CODE

*The following are statements on mobile banking. May you rate these statements by putting a tick [√] in the appropriate box.

*Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	2	3	4	5
	SD	D	N	A	SA
C1) Banking through the mobile app or USSD code allows me to transact at high speeds					
C2) I feel secure when doing bank transactions on the mobile app or USSD code					
C3) I get instant response and help when banking through the mobile app or USSD code					
C4) I easily do my transactions through the mobile app or USSD code					
C5) By banking through the mobile app or USSD code I save costs in terms of charges					
C6) Banking through the mobile app or USSD code offers me convenience as I transact anywhere and anytime					
C7) The transactions I do through on the mobile app or USSD code are accurately processed					
C8) The mobile app or USSD code is always up and running					

SECTION D: DOING TRANSACTIONS BY CALLING THE BANK

*The following are statements on telephone banking. May you rate these statements by putting a tick [√] in the appropriate box.

*Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	2	3	4	5
	SD	D	N	A	SA
D1) Banking through the telephone allows me to transact at high speeds					
D2) I feel secure when doing bank transactions on the telephone					
D3) I get instant response and help when banking through the telephone					
D4) I easily do my transactions through the telephone					
D5) By banking through the telephone I save costs in terms of charges					
D6) Banking through the telephone offers me convenience as I transact anywhere and anytime					
D7) The transactions I do through on the telephone are accurately processed					
D8) The telephone lines of the bank are always up and running					

SECTION E: USING THE ATM

*The following are statements on ATM banking. May you rate these statements by putting a tick [√] in the appropriate box.

*Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	2	3	4	
	SD	D	N	A	SA
E1) Banking through the ATM allows me to transact at high speeds					
E2) I feel secure when doing bank transactions on the ATM					
E3) I get instant response and help when banking through the ATM					
E4) I easily do my transactions through the ATM					
E5) By banking through the ATM I save costs in terms of charges					
E6) Banking through the ATM offers me convenience as I transact anywhere and anytime					
E7) The transactions I do through on the ATM are accurately processed					
E8) The telephone lines of the bank are always up and running					
E9) ATM are always up and running					

SECTION F: CUSTOMER SATISFACTION

*The following statements relate to your feelings about your bank. May you rate these statements by putting a tick [√] in the appropriate box.

*Key: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

	1	2	3	4	5
	SD	D	N	A	SA
F1) I say positive things about the bank to other people					
F2) I encourage my friends, workmates and relatives to do business with the bank					
F3) I intend to continue doing business with the bank					
F4) I have a strong preference for this bank					

END OF QUESTIONNAIRE